

WHEN RECORDED MAIL TO:

Colonial Bank
2330 S. Virginia Street
Reno, NV 89502
Attn: Sandy Van Dover

SUBSTITUTION OF TRUSTEE AND DEED OF PARTIAL RECONVEYANCE

WHEREAS, Stewart Title named as Trustee under that certain Deed of Trust executed by H & S Construction, Trustor(s), dated August 22, 2001, recorded on August 23, 2001, as Book No. 801, Page No. 4358, Document No. 0521253, of Official Records of Douglas County, State of Nevada, and

WHEREAS, the undersigned is presently the Beneficiary thereunder and desires to appoint a new trustee;

NOW THEREFORE, the undersigned Beneficiary does hereby appoint themselves as Trustee, in place and instead of Stewart Title.

NOW THEREFORE, the undersigned as Substituted Trustee, promises and agrees to hold you harmless from any claim or damage by reason of your release and reconveyance of the following described property situate in the County of Douglas, State of Nevada, which you are hereby directed and ordered to release and reconvey, without warranty, to "the person or persons legally entitled thereto," to wit:

Lot 140, Block H Saratoga Estates only

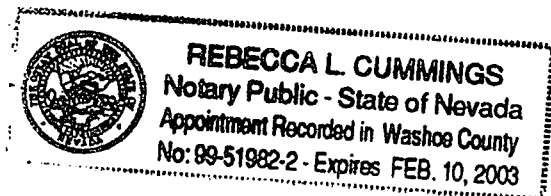
Dated: June 4, 2002

Colonial Bank

By: [Signature]
Laura E. McKinney
Its: Sr. Vice President

STATE OF NEVADA
COUNTY OF WASHOE

On this 19th day of June, 2002, personally appeared before me, a notary public, Laura E. McKinney personally known to me or proved to me to be the person whose name subscribed to the above instrument who acknowledged that (s)he executed the instrument.



[Signature]
Notary Public

My commission expires: Feb. 10, 2003

Loan #23600291-4

REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 JUL 16 AM 11:29

LINDA SLATER
RECORDER

\$17.00 PAID AS DEPUTY

0547222

BK 0702 PG 04712